



Tax Reform Suggestion Box: Selected Comments

The National Taxpayer Advocate established the tax reform suggestion box in January 2011 to allow taxpayers to share their thoughts about [tax reform](#). We are asking taxpayers to tell us what provisions they would give up if doing so would make taxes simpler, and what provisions they think most unfair. The National Taxpayer Advocate believes true tax reform will not take place until the taxpayers themselves demand it.

This selection of comments is not meant to be statistically representative of the larger group of comments we've received. The suggestions below represent a range of comments that illustrate the diversity of thought and the seriousness with which taxpayers responded. We thank everyone who has left comments, and encourage others to [join this dialogue](#).

The thing that would help small businesses and real estate investors the most in their battle with the complex interactions of passive losses, capital gains, at-risk limitations, recapture, and loan forgiveness would be to switch to a simple rule of "deduct it when you pay for it." The guy who buys a truck to start a landscaping business or a house to rent should be able to deduct his loan payments or if he pays cash, deduct the purchase price subject to a limitation of his business income. Any excess deduction would carry forward until there is sufficient income to absorb it. This rule could apply to all closely held businesses without the mind-numbing complexity currently in the code and without the tax disaster that happens when depreciation deductions reduce the basis of an asset that is eventually foreclosed or sold at a loss.

I'd also recommend allowing home-based businesses to deduct a fixed amount from their income for the use of their home for business similar to the mileage allowance or meal and lodging per diems. It could be based on commercial rents including utilities and would not include property taxes and interest, which would be allocated separately.

I am speaking against my personal interest as a tax preparer. Anyone who knows how much he or she made should be able to fill out his or her own Schedule C or E without a specialist.

I have large stock holdings that earn capital gains and dividends. I also own oil and gas investments. Both types of investments allow deductions I consider excessive. For example, I have never understood why the capital gains and dividend taxes were reduced about 10 years ago. This reduction was a gift to the wealthy, such as myself, who could get by without it.

I would be willing to give up the child tax credit and mortgage interest deduction. I have a child, but other people do not. Why should I get a tax break for a decision I made? I think having the child tax credit and EITC encourages people to have more kids (along with state welfare systems), as you are rewarded a tax break for adding to the population. Adults who want children should know the cost before they have one and determine if they can afford it.

I also think the mortgage interest deduction should be eliminated or greatly reduced (maybe to \$200,000 instead of \$1 million) and only allowed on your primary residence. If people can afford to buy a \$1 million dollar home, then they do not need a tax break for taking out a large mortgage. Some banks also encourage people to take out loans larger than they probably should by hyping up the "tax deduction" benefit. I feel we should leave alone all tax benefits related to saving for retirement. With deep concern over our social security system, I think it is important to encourage people to save in employer plans, IRAs, and Roth IRAs. Tax credits and deductions for saving are fiscally responsible as the people who save will be less likely to require federal or state programs later in life because they can support themselves. I think removing the charitable contribution deduction would hurt non-profits, and we do have caps on the amount a taxpayer can deduct based on his or her AGI, so I would leave that as it helps others. However, this is a very time-consuming deduction for the taxpayer and paid preparer (gathering receipts, verifying dates, adding up numerous amounts). I do not think people should be able to deduct gambling losses, as that is personal recreation and if you lose money, that is the risk you take gambling. This deduction does not benefit anyone but the taxpayer, unlike charitable contributions and retirement savings. I think the deduction for real estate taxes should be limited to your primary residence, because if you can afford to have a vacation home, then you do not need a tax break on the taxes.

I think we should get rid of residential energy credits, vehicle tax deductions, and vehicle credits as those are constantly changing and are confusing as to what qualifies. I am an Enrolled Agent and have had many clients tell me they qualify for the credit, but then when I look up the model number of the furnace or window, I find out it does not qualify. They end up being frustrated with the installer who told them it qualified, and I end up spending an hour or more researching something that they don't qualify for or that might save them a few dollars, which is offset by my hourly rate.

I really like the FSA options at work as it has save me money on medical expenses and daycare. The administration of these plans may be expensive and outweigh the benefit. Another option might be to lower the 7.5% of AGI limit on medical expenses; however, this might become a record-keeping nightmare as now the majority of people do qualify. The daycare and child care credits could go away as once again that is a credit focusing on a specific group of people who have young children. The state and local tax deduction would greatly affect some taxpayers with high income in high-tax states. Since many of those same individuals pay AMT, they lose the deduction, so we could eliminate the deduction and maybe eliminate AMT with some other changes.

I think the lower capital gain and dividend rates should stay in place as dividends are distributions from companies who have already paid tax on the income (double taxation) and having people invest and then sell at a profit encourages investing in America, and usually people use those gains to reinvest in the market or other property. If the tax takes away half of your profits, it will be less enticing to want to invest to try to make money. The other deductions that are time-consuming are the Form 2106 deductions, safe deposit box, and investment fees. Once again, if you have enough money to invest and pay portfolio managers, then you do not need a deduction. This also is removed in the AMT calculation, which angers taxpayers when they cannot get a benefit for a deduction they thought they were entitled to. Thank you for the opportunity to share!

I think moving from an "Income Tax" to a national sales tax would generate greater revenue as illegal venues as drug dealers and gamblers would actually pay taxes when they purchased goods (as of now the Federal Government gets zero from them). I also believe that it would be a "fairer" system, as if the rate were 10%, for example, then a person who could afford a \$20,000 car would pay 10%, and the person who could afford a \$50,000 car would pay 10%. The actual tax would be different, BUT they are both paying 10%. Thanks for the opportunity.

Get rid of all deductions, all special tax rates, all credits, and all special breaks for entity driven dodges like using the S corp/LLC to avoid payroll taxes. The process should be so simple no one needs a tax preparer. I am a tax preparer and benefit from the current system, but it is still BAD BAD BAD for the country. It is a massive burden on the economy! I dare you to take away my livelihood! PLEASE!

I think we must be careful not to "throw out the baby with the bath water" in tax law simplification. I agree with the Advocate that the "special interest groups" are really the average taxpayer. However, we as a society have chosen to do some "social engineering" through tax law, which has often had the effect of made our society stronger and more fair, I believe. Incentives do work. Ask anyone who has attended after-Christmas sales! Best example: Mortgage interest and real estate tax deductions encourage home ownership. Home ownership has a steadying effect on the American family. Because families put down roots, schools, houses of worship, and whole communities are stronger and more stable. Children grow up waking up in "their room," not a room in someone else's rental property. They attend the same school their siblings attended. Merchants have a steady base of customers so they feel confident enough to hire more workers. Those workers spend their earnings in the community, making it stronger still. Neighbors of similar incomes get to know each other despite ethnic and religious differences. Prejudice recedes. Everyone is safer because neighbors look out for each other.

Without the tax break of the mortgage interest and real estate tax deductions, especially since families can no longer count on a home to be an investment which increases in value, families would be much more likely to just move somewhere else when their yearly lease is up. Child Care Credit, Child Tax Credit, Education Credits – Children are our future. Their safety after school in day care and their being educated to the highest level possible is the only hope the United States has to remain competitive in the world economy. Today's children will be earning the wages which will pay the social security taxes needed to pay social security benefits for the aging Baby Boomers. Working couples who are confident that their children are safe can be more productive workers. We all know that the most dreaded call a parent can receive is the one saying his/her child is sick or hurt. Do we really want a nation of latchkey kids? Do we really want to give up the positive effects of these tax breaks and the many others which we have chosen to include in our tax law? Do we want to give up the influence tax breaks have on the buying decisions individuals in our country make? I believe in balancing the budget, that each tax break should be paid for with an offsetting tax revenue raiser.

However, I also believe that tax breaks can create positive behavior and have great results. I also think that the American public's perception is that of "I can get my share of tax breaks if I decide to ..." I often tell my tax clients "you can have simple or you can have fair, but you can't have both."

The best tax reform would be to have a flat tax rate and exclude individuals making less than \$25,000 and families that make less than \$40,000. For everyone else, charge income tax at a reasonable percentage, such as 5-10% on all income (regular, tips, bonuses, etc.). No write-offs, no exceptions. It seems like a low percentage, but it would actually bring in more money if there were no tax write offs or credits. And most importantly, make sure it applies to every working adult including Senators and Congressmen. Thank you for asking for our thoughts.

Is there really a need for a filing status? Each individual person should file his or her own tax return, and his or her tax rates should not be compromised by being or not being married or having a dependant child(ren). Lower the tax rates and get rid of the personal exemptions and the child tax credits.

Why can't we eliminate federal withholding and pay a flat rate tax on what we spend? Then those who have the money to spend pay more than those who don't.

I think it is totally unfair the unemployment benefits are taxed. Talk about kicking somebody when they are down!

Repeal all COBRA and COBRA-related laws that affect the employer; replace it with a simple rule that the discharged employee be allowed to buy insurance directly from the insurance company as long as he or she pays the premium directly to the insurance company. Get the employer completely out of it. The intent of the law was originally good, but it is just a place for regulators and lawyers to run wild. Employers are required to send out several notices to comply with this law. Lawyers love to find loopholes to go after business. Employers should notify the insurance company that they are stopping coverage for the employee and then the insurance company should work with that employee directly. They should also make sure that there is protection for insurance company, so they cannot be sued for reasons that some lawyer dreamed up. Better yet, just make the employee go directly to a pool, but allow him or her to get insurance. Our company has about 18 employees, and this is one of the reasons we do not want to get any bigger. We cover our employees and their families 100%, so we believe in health care, just not the regulations that it brings.

1. Social security should not be taxed since it was contributed with dollars which were already taxed. 2. Dependent exemptions should be abolished. Gone are the days when a large family to help in the fields has to be encouraged. The decision to have children is one individuals make and one for which they should be financially responsible. Same argument for abolishing the child tax credits. 3. Lower tax rates and gradually abolish all Schedule A deductions and adjustments to income such as educator expenses, tuition and fees deduction (the opportunity credit serves this function, moving expenses, and penalty on early withdrawal of savings, to mention a few.

Personal income tax pay by the month. I favor a graduated income tax with 1 percent up to the federal poverty level, 5 percent up to the 2x federal poverty level, 10 percent up to the 3x federal poverty level, 15 percent up to the 4x federal poverty level, 20 percent up to the 5x federal poverty level, 25 percent up to the 6x federal poverty level above that the rate is determined by whatever it takes to balance the budget plus reduce the national debt by 10 percent. No deductions. No exclusions. Businesses pay by the quarter, privately owned businesses pay 1 percent of gross. Corporations pay 2 percent of gross plus 50 percent of profit not paid to shareholders. All foreign shareholders are taxed at the 25 percent rate. Consumption tax on anything costing over \$1,000 of 25 percent. I favor a simple tax system. The law should be under 10,000 words. No need for a lawyer to explain it. We should also make all drugs legal so that we can tax them at the same rate as above.

I would be in favor (and I am a tax professional) of eliminating all the "tax breaks" and go to a "flat tax" or some variation of that which would not require taxpayers to keep such unreasonable records. Most of my clients do not keep log books, although I tell them every year that in order to take a deduction for mileage, they must have a record of their business mileage. They usually find it on the ceiling in my office. People just don't remember to write down where they are going every time they get in the car for business. The same is even truer for medical and charitable mileage. In fact, truth be known, most business people are not good record keepers, and it is unreasonable to expect someone who is a good carpenter to also be a good bookkeeper, and it is a waste of time that could be spent actually doing something for which he or she gets paid! I realize that business people must know whether they are making a profit or loss, but if they buy equipment, to them, it is an immediate expense and cuts into that profit or creates a loss. To the IRS (and really Congress), it is expensed over a period of years. This really distorts the income/loss that the business person has. I could add lots of other examples, but I am sure that this is a good start.

Tax consumption, not income, with social policy provided in the form of reduced or eliminated rates for items consumed. This increases compliance and collection since all transactions are visible. Modern electronic checkouts can handle the complexities.

Eliminate itemized deductions. Give everyone a standard deduction. Tax rates could then be lower. Eliminate credits except as necessary. Necessary credits are for education, non-polluting initiatives, donations to non-profits, and the like. Things that will benefit society in general as opposed to individuals in particular. Collect a uniform percent of tax, at least 5 or 6 percent, on internet sales and disburse to the states on a per capita basis. Eliminate or sharply curtail the earned income credit. Eliminate the child tax credit. Eliminate the dependent care credit. Eliminate any credits or deductions that favor one marital status over another or that favor having children. This would eliminate the whole definition of a dependent, parents fighting over who claims a child, etc. The kiddie tax should be continued. Tax ALL income at the appropriate bracket level whether it is investment income, self-employed, wages, capital gains, etc. Eliminate double taxation of dividends as personal income and also corporate income. I can think of more, but this is a good start. Feel free to contact me for more detail if desired.

To make this site more meaningful, you might want to list the individual and business tax breaks you are talking about. In order to get a lower tax rate, I would be willing to give up all my itemized deductions and take a standard deduction. Also, I would be willing to give up all my education and 401K and IRA tax breaks if they were included in one overall credit of some lesser amount. For wage earners like myself, you should be able to withhold the right amount of tax so that no return is necessary.

Thank you for this forum. I find it unfair that businesses have to pay credit card possessing fees for sales tax collected. I feel it is unfair to brick and mortar businesses to have the sales tax collecting burden, when internet, whom have a much wider audience, have no tax responsibility. Thank you for trying to make our taxes easier to calculate. Why are we tortured each year to try to figure out what we owe and the least we owe. Highly paid lawyers help the rich, but what about us?

I find asking citizens to think about what they would give up misses a far more important point. A simpler tax code is not necessarily a fairer tax code. Complexity, I can live with. But after decades of taxing the middle class and wealth disparity higher than it's been since 1929, rethinking

the paperwork seems like remodeling a burning house. Tax reform should involve raising taxes on unearned income to reasonable levels and easing wage taxation. We must also stop allowing very large companies, such as the banks that we ourselves rescued, to operate under offshore shell companies, thus avoiding taxes. As a citizen and owner of a one-person company, I understand taxes are a necessary mechanism for a functioning society. I don't mind paying my share, but I do find it infuriating to learn that many of our largest corporations, with quarterly profits in the tens of millions of dollars are paying a lower effective tax rate than I am on my five-figure annual income. I don't care if you make it easier. Make it equitable. Thanks for the opportunity to share my thoughts.

I would be willing to give up all tax breaks if there were a low flat tax implemented across the board on all new (previously untaxed) income. Couple that with a value-added tax on non-essential items, that is, do not tax food and other life necessities. Increase the value added tax with "luxury" items, such as high-end vehicles, leisure boats, high-end electronics.

I think we need a very simple flat tax that is collected at the source of all income. Eliminate deductions, credits, tax forms, everything. Make a flat percent for all salary income, perhaps a slightly higher percent for interest and dividends and then have it collected directly off of a person's payroll or from the earnings source. This would eliminate the need for record keeping, tax returns, and loopholes. For those employees paid in cash (such as tips and gratuities), they would need to submit a weekly amount to their employer for the employer to file with their payroll tax. A random check of the business receipts would allow officials the see if the tips being claimed closely match the income generated.

Now that I'm a "senior citizen" on a fixed income, I need to look for ways to save a dime every minute of every day. I always worked...45 years full-time and still work part-time. It's getting harder and harder for me to get by, and tax time is getting rougher and rougher for me. I've prepared a preliminary 2010 return which prompted this message. I'm now on Medicare with AARP United Healthcare Secure Horizons Advantage Plan (PPO). I am unable to afford supplemental medical insurance so in 2010 I had to pay out-of-pocket around \$5,000.00 for co-insurance, prescriptions, etc., and I cannot deduct any of it because of the 7.5% medical deduction limit. This would be a good place to add additional healthcare reform by allowing those most in need to deduct ALL of their out-of-pocket medical expenses. Please consider reforming this area of the current tax code.

To get a simpler system with lower rates, I would be willing to give up the home mortgage tax deduction. I can't think of any deduction I wouldn't be willing to give up, really, but getting rid of the home mortgage tax deduction is essential to real tax reform.

To reduce complexity, eliminate the Alternative Minimum Tax. The goal of the AMT was to prevent wealthy individuals from escaping paying income taxes by using deductions, credits, exclusions, and lower capital gains rates and/or loss offsets to significantly reduce or eliminate their income taxes. This same goal is achievable by either eliminating or phasing out those deductions, exclusions, etc. for the highest income levels. Depending upon the policy goal (for example, revenue neutrality or increased revenue), the highest rates could be lowered or remain the same. I have been using Turbo Tax to prepare my tax return for over 10 years, and frankly I have no idea if it is computing the AMT correctly. I read the instructions closely. I do extra research to aid me in answering the questions Turbo Tax poses. But I honestly am not certain I do answer every

question correctly, and I am a college graduate with an MA! I would certainly give up the angst of going thru this AMT gyration every year even for a few extra dollars in my tax bill.

Let's really simplify the tax code by implementing a flat 10 percent tax rate, regardless of income level and then do away with all deductions. The deductions only favor one group of taxpayers over another and are subject to all kinds of loopholes and scams.

My biggest complaint is that the tax codes change so often. First, make the codes good for a longer period of time, more stability. Then have a family know exactly how much it will have to pay each year for the amount it makes (that way if the family/person wants, they can have exactly the right amount taken out). No matter how hard we try each year, I have to pay more taxes because we can never get the amount we owe right. Second, if a person owes, he or she should be allowed to pay in payments without being in trouble. It is going to happen sometimes, and the IRS should allow families to pay a small amount extra per month instead of the sticker shock that happens each year. At a minimum though, the richer people need to pay more money. They should be taxed at a higher rate and not allowed as many deductions. It is time the rich started to pay their share instead of the middle class paying in more because we have fewer deductions. I don't want a fair tax; taxes should just be a little easier to understand and should not change as often. I am tired of being at the whim of each new administration. Thanks for listening!

Hi Nina, I would be willing to give up any of the tax breaks that are offered in exchange for a simpler tax code that minimizes the amount of tax paid while still fulfilling the government obligations. If my taxes were to go down in roughly the same amount as the value of my current tax breaks I would not have a problem. These ideas may be too simplistic for Washington, but I would challenge you to do a couple things that may be interesting. Could you set up some sort of survey that would show how well the average American truly understands the current tax system? I have a feeling that the results would show how little our nation truly understands our current system. The other interesting thing would be to somehow figure out how many dollars are spent by Americans on lawyers and accountants each year in our attempt to navigate the tax laws. The number would be astounding. If you are looking to win a PR war, which tax reform certainly will be, lawyers and accountants would be good targets as nobody likes dealing with them. No offense personally to those groups; they serve a very important role in our current system. OK, sorry for the rambling. Good luck in this venture.

Unfair...that I am only allowed to claim \$3,000 in daycare expenses. I live in the Northeast in one of the most expensive states in the Union. I spend \$3,000 on daycare for HALF of the year. Please institute a sliding scale for daycare expenses based on the part of the country in which the taxpayer lives. And if you are wondering, I'm in the military, and RI was not my first choice of residency, but I go where the AF sends me, even if it means that my family struggles to make ends meet. Thanks for listening.

My idea of reform is simplicity. To me the fairest tax is a flat tax on gross income. Relative to individual returns, a graduated scale should be employed. Low income, middle class, high net worth individuals. Likewise with business and corporations.

I don't see why we should have to fill out forms and do all the computations in the first place. Taxes are taken out of our paychecks already. Why aren't those deductions correct to begin with? At most, I should have to go on the IRS website and check some boxes and enter some numbers, ONLY if I need to report additional income or claim specific deductions that aren't part of the payroll process.

Eliminate all "phase out" provisions. For instance, phase out of the benefit of itemized deductions, Roth IRA deductions, taxation of Social Security, and (in many years) personal exemptions. All those "phase out" calculations make understanding the tax process nearly impossible.

Perhaps we could try adding an option to the Federal and/or state tax forms to "donate" \$1, \$5, \$10, etc to the budget deficits before raising taxes any higher. I know I would be more willing to donate \$10 or \$20 each year to pay down the deficit rather than to keep paying higher taxes. I can barely live on my \$30,000/year ... actually I can't, as I work two or three other part-time jobs when they come along. And since I work for the State of Illinois, I will not see a raise for who knows how many years. The other matter that concerns me is the fact I am a widow (was six years in September) and for two or three years, I could file as widow status. After that, I am now required to file as "head of household." Why? I'm still a widow and still suffer the loss of my husband and his salary. Now as "head of household," I am paying higher taxes than at the "widow" status. This seems to be a double punch to the ol' gut ... losing my spouse and then having to pay higher taxes with less income. Why can't a person continue as "widow" or "widower" status until he or she remarries? Thank you for listening, and any serious consideration to this would be greatly appreciated.

Either get rid of deductions completely and have a flat income tax rate or have taxpayers allocate their tax dollars to predetermined buckets. That way taxpayers have a say in what they pay for. Of course, we would have to have a certain percentage pre-allocated for defense and entitlements, or keep social security and Medicare as a separate income tax.

Two big suggestions that simply make sense. 1) The government needs to do a much, much better part in showing taxpayers where their tax money goes. People hate paying taxes and evidently try to pay as little as possible because they know the government is wasting it. Waste is such a tremendous problem, and I would be GLAD to pay taxes if I knew my money was going to actual programs like highways, education, consumer protection, etc. But most Americans, correctly, assume their tax money goes to fill no-bid contracts, unusually high government salaries, a \$50 million bridge in Wyoming that connects two trees together, and so on. 2) Eliminating the income tax entirely and replacing it with a national sales tax is a much smarter method of taxation. If someone makes \$500/wk and every penny goes to their mortgage, they wouldn't have to pay taxes – and they shouldn't because they are not using disposable income. They are not living the high life. On the other hand if I go and buy a new car, I can obviously afford to pay the tax on it. This system allows people to purchase necessities (under a certain threshold...for example, a \$5,000/mo mortgage should have some type of tax) tax-free while also ensuring that if they have extra money, the country gets its share. How many ridiculous loopholes does this system eliminate? Most of them.

This is a little involved so here goes. Generally simplify and flatten.

1. Impose over a 2-4 year period a gasoline surtax of up to \$2. Coincidentally remove from income tax, starting from the bottom threshold, corresponding income taxes. This effectively reduces incomes taxes and establishes a gas consumption tax. The goal is to encourage less consumption and reduce our \$1.2 billion dollar per day purchase of foreign oil.

2. Introduce more "use taxes" – toll roads, national park fees, for example. Concept here is you pay for it only if you use it.
 3. Extend income tax closer to the poverty level, but reduce the rate at all levels. ALSO - remove the upper limit on the payroll tax and offset with reduced payroll rates at all levels (or apply to the SS problem).
 4. Remove all commercial and industrial subsidies, agriculture, mining, oil, manufacturing, shipping, etc., and remove all private tax breaks except charity and mortgage deductions. Strong consideration for phasing out food stamps and other individual subsidies. Couple this with corresponding reduction in overall rates.
 5. Reduce corporate tax rates and offset by closing foreign tax credits etc.
 6. Establish training and re-education programs for the tax attorneys and tax preparers. Alternatively, export them.
 7. Exempt tax on interest rates – offset with income tax rate increases. This shifts bias to savings. Also, consider first \$20,000 dividends and capital gains; this encourages savings and thrift
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Remove the AMT immediately. It is outdated and unfairly targets middle class households. Make top earners pay a more proportionate amount of income taxes. Bring back deductions for small businesses. Eliminate state and federal sales taxes and create a flat VAT tax. I do not know a whole lot about the tax codes. What I do know is that it has become antiquated and lopsided. It needs to be corrected before a middle class is taxed out of existence.

There should not be one person in the U.S. who doesn't pay Federal tax. NOT ONE! I don't care if they make \$50 a week, they can afford to pay, even if it's only five cents. Those who don't pay taxes because they are in "poverty" have unlimited resources available to them through their local community, state, or the Federal Government, but they don't have to contribute something, anything? If this means a 15 percent flat tax for everyone, then so be it. I'm tired of paying, and paying, and paying, only to be told I have to pay more! I would absolutely give up all my tax breaks if everyone paid their fair share, no matter how rich or poor.

1. As Warren Buffett has said in the past, the majority of us that earn a living primarily through wages pay a far greater tax rate than do investment bankers, hedge funds, and the like that realize all income as long-term capital gain. While I can understand that a retiree, disabled individual, or similar might not be working and get their income from investments, it is WRONG for such working investment professionals to be legally evading their societal support obligation via taxes. This, like most tax issues, is complex and will probably not be fair in the end (as is life), but to make it a bit more equitable, the first \$100,000 or so of taxable investment income should be taxed as regular income if one does not have wage income AND is not retired, disabled, etc. Essentially, the rich fat cats are not special and need to pay the same rates I do.
 2. Death taxes: These are effectively long-term capital gains and should be taxed as such under paragraph #1 above. This might be one of the exceptions to rule #1 above as this is not income from a job as a hedge fund or investment banking is.
 3. AMT: Needs to be indexed somehow. \$200,000 is not a lot in New York City if spending it on housing, etc., but is a lot in a rural area. While this would be a mess to enforce fairly, I'll just point out that from a fairness stance someone in New York City should be able to make the same home deductions just like someone in a cornfield in the Midwest. Or such deductions should be eliminated all together.
 4. Trickle down economics ONLY works when folks spend the extra money saved from taxes. Thus it is wrong to just lower taxes, but rather the right thing is giving tax credits to ensure the money was spent one way or another (either taxes or other goods/services) to get the money circulating, which is the core of the matter.
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Double taxation: 1. Taxing social security retirement benefits. I paid tax on earned income when I was working which included the amount paid to social security. Now I pay tax on 85 percent of retirement benefits received. 2. Taxing dividend income. Corporations pay tax on earnings, then distribute dividends from after tax amounts. I pay tax when dividends received. As a middle-class DINK, the only deductions we have are the mortgage interest (and that includes a home credit line) and charity. Fortunately, we can afford to pay. I don't begrudge the poor their meager deductions, but I sure get aggravated when business and the wealthy hide their incomes so I think the best solution would be to exchange the income tax with a type of national sales tax. There would be no tax on food items, diapers, medical supplies, or clothing bought from a retail store, but a luxury tax on fine jewelry or designer clothing (not sure how that would work).

There should be a graduated increase rate for expensive cars and boats and RVs. There should also be a higher rate of sales tax for guns, bullets, cigarettes, and alcohol since these things increase the medical costs of everyone. Of course, this is quite simplistic and would require much consideration before implementation, but it would take away any opportunity to cheat from both individual and businesses because if you buy something, you pay tax and yet it is still a progressive tax as those who make more naturally spend more and will therefore spend more in taxes. It also adds "luxury and sin" taxes for those who choose to spend their money that way, making it a little more fair in that those who choose to do something that involves the rest of us will also have to pay for it. This I feel is the only way to keep it fair. It also would save a ton of money because most states already have a sales tax recovery program in place, and we would be able to do away with the IRS.

As you stated, we all want tax breaks so by taking away all of them...it is fair. I am concerned that a flat tax would be very regressive in nature because those at the lower end absolutely cannot afford to live off their tiny checks while those like me could easily afford to drop back to a flat 10 percent. I do think there should be some provision to tax corporations that send jobs overseas to save money – that hurts all of us. Not sure how that would fit in to this structure at all, but I'd still like to see it happen.

I say we do away with income taxes altogether and replace it with a consumption tax like a value-added tax (VAT) or a national sales tax. Exemptions could be made to certain essentials like food, but otherwise the consumption tax would apply across the board. Estate taxes would continue, but with exemptions high enough to keep small businesses and farms from being broken up. A consumption tax is the fairest tax because the more money and assets you have, the more a person or family is likely to spend, so it is naturally progressive.

I think the whole idea of taxing people's income is wrong and unfair. Instead I think the tax system should lean more toward use taxes like gas taxes or licensing fees where applicable and for just running the government, we should switch to sales taxes. This would encourage saving and tax those people who spend the most. Plus the taxes could be collected by the states through their current sales tax systems, and it could be phased in over a number of years so that people wouldn't be hit with a big shift in prices all in one year. Really low income folks would just need to have their food stamp money increased or given some sort of tax-free ID for food and necessities. Or they could file tax forms to get some of the money back. But most people would no longer have to fill out any tax paperwork, and the IRS itself could be greatly reduced. That would be a much fairer and simpler tax system to me. Thank you.

We need to go to a system where the locality has the most say in where and how the tax money is spent. So I think we should have a two-tiered system. 20 percent across the board tax rate. 12 percent goes to local government, 5 percent goes to state government, 3 percent goes to Federal government. Then there should be a sales tax of 5 percent across the board – 2 percent to local government, 2 percent goes to state government, 1 percent goes to federal government.

A married should count as two full individuals especially when calculating Social Security taxable income limits. Currently, single taxpayers can exempt the first \$25,000 of income. Married couples can only exempt the first \$32,000. The exemption limit for married couples should be \$50,000, not \$32,000. It harkens back to the Dredd Scott Decision when blacks were 3/5 of a person. This is but one example of the random and arbitrary exemption limits seen throughout various tax forms as seen on the Education Credit income limits to the interest deduction for student loans.

Any changes to tax law and/or rules should not take effect until the next tax year. No retroactive changes. How can anyone do any tax planning if the rules change during the year? Thank you.

Simplify, simplify, simplify. I'm not necessarily saying flat rate for everybody but eliminate most deductions (both private and corporate) and just lower the tax rate(s). If I pay 15 percent initially but through deductions I only pay 10 percent, why not reduce my rate to say 11 percent? (I support deductions for dependents and charitable giving). The tax code is entirely too complicated, which has spawned a huge community of accountants, tax attorneys, and the IRS.

While I believe that everyone should pay the same percentage for taxes, that may not be viable. However, a flat tax, based on brackets, is preferable. With that in mind, I would like to see the following:

1. No deductions, and by this, I do mean absolutely none, including getting rid or reducing your income by your investment loss.
2. If you make less than the federal poverty level, you do not pay Federal Tax. Social Security taxes would still be paid.
3. Social Security tax is paid on non-investment income with three "brackets". For example, 6 percent on \$0 to to \$100k, 4 percent from \$100K to \$250K and 2 percent above \$250K. Since there aren't any deductions, including for investment loss, don't add additional taxes to the investment income.
4. Have three tax brackets (not counting the "0 percent" bracket for those that make less than the poverty level) based on total income. Since there aren't any deductions, each bracket is a "flat" tax for that bracket.
5. All non-salary/wage income is considered as investment income, taxed at a single rate, perhaps 15 percent. Since you are not allowed to reduce your taxable income even by an investment loss, a lower tax rate is used for investment income.

Obviously there would need to be rules to ensure that income that should be considered salary is not treated as investment income, but other than that, the above is the tax code for individuals (with slight modified brackets for married couples).

I believe the best way to fix the tax code is to go to a sales tax system. Anyone on welfare would have a special card that would allow the business not to charge the sales tax. You would need to exclude food and utilities from this tax. In doing this you would collect money from all persons buying in the U.S. That would include the illegal immigrants, drug dealers, etc. But you would have to enact at the same time a law banning the current tax system, if just fixing the tax system we have still allows anyone not paying taxes not to contribute. I went through a two-year tax audit, and my attorney to represent me cost more than what I owed with penalties and interest. 99.9 percent of Americans pay their taxes. Most like I are overwhelmed by trying to do the correct thing that things are missed.

I would have a two-bracket tax system with no deductions of any kind. Income subject to social security tax would be taxed at one rate and all other income would be taxed at a rate that is 6.2 percent higher. Taxation would begin at an income level twice the national poverty rate for the size of the taxpayer's family. One concession to deductions I might make: Because many people have borrowed to buy a home, counting on the availability of the mortgage interest deduction, I would phase out that deduction over a period of five to 10 years, and allow the two rate brackets to drop as the interest deduction is phased out. I think the most unfair aspect of our tax system is the multiplicity of deductions.

A tax refund should be limited to the actual amount of taxes paid. Tax refunds shouldn't be for more than you actually paid in the first place. Now some people get back extra on their return because they are low-wage earners or have a lot of dependents. They make money off their tax return but aren't taxed on that extra money.

Eliminate mortgage interest as a tax deduction. For sure on second or more homes. If you can afford more than one house, you don't need the deduction!

Establish a required income tax percentage (flat tax) and a required threshold for charitable giving based upon income levels. If income earner doesn't meet the required threshold for charitable giving, the difference will be collected as additional income tax at a scaled rate. The reduced income tax revenue will cover only the essential government functions and programs. All entitlement and social programs must operate off of the charitable giving.

What doesn't seem fair to me about the current tax code is that someone that makes \$50,000 per year with a couple of kids can in effect pay zero income taxes after deductions. Also, according to all the media reports, approximately 48% of the working Americans pay zero income tax and in a lot of cases get refunds even if they had zero tax liability. I would prefer a tax burden where everybody paid. Since that will not occur with the current system and with all of the lobbyists getting their deductions into the system, it only seems fair that we would drop the current system entirely, have a VAT, and no deductions.

For personal tax returns, I would start by eliminating all tax breaks and then deciding which ones should be added (perhaps adding tax breaks for electric cars or solar panels on houses). For business tax returns, allow one year depreciation of all assets less than \$25K. Keep deductions for things like employer-provided healthcare and other employer-provided benefits. There needs to be more tax brackets. Why is the marginal tax rate the same for \$1 million as it is for \$10 million? I would also favor a return of a zero tax bracket for perhaps incomes of 200 percent of the poverty level. I would also have tax brackets for businesses and for capital gains as well. A flat rate pushes benefits to the higher income levels.

End this current crazy, complicated mess of a personal income tax system. Replace it with a graduated flat tax rate. The poorest would pay the least and the richest would pay the most. No loopholes, no nothing. We could save billions in payroll taxes alone by not needing thousands of IRS employees to go through personal income tax returns with a fine toothed comb.

I would be willing to give up all credits and reimbursements for a clear, straightforward tax system with lower rates. I'm a self-employed person whose compliance is near 100 percent because I am quite aware of the many things I get from the government, and because I see representative democracy working for me. I do my own tax forms, but would be unable to do this with confidence if I had not taken the 60-hour H&R Block tax preparer's course. I currently benefit slightly from the low capital gains rate, get an IRA credit, one year I qualified for the EIC, and my wife gets the student loan deduction. You point out that employees pay over \$2,200 a year to subsidize noncompliance by the self-employed; you also note that the employees receive \$650 billion/year in employer paid medical subsidies, which are unavailable to the self-employed. I suspect they are getting the better deal.

Taxes reflect a basic conflict between two concepts: 1) A democratic nation is a collective enterprise, and we should all help each other. 2) I shouldn't have to pay for some total stranger's benefit. I think that people in general are leaning towards #2 right now. While all tax expenditures have their logic, they often have larger consequences. The mortgage interest deduction doesn't just encourage home ownership; it also encourages purchase of bigger homes. The capital gains rate doesn't just encourage investment, it also encourages speculation. Student loan guarantees don't just encourage access to higher education; they also encourage proliferation of for-profit trade schools and pressure to raise tuition at public schools. And so on.

I make a greater effort to put money in my IRA each year because I can deduct that amount from my AGI. That's a public benefit. But I pay 14 percent of my gross profit in FICA taxes. If those were lower, I would have more money to save. I agree that compliance would be higher if people understood better where the money is going. One aspect of tax reform should be to leave money at the local level. States and the federal government have increasingly taken tax revenues, then doled it back with conditions to localities. This is hugely inefficient and undemocratic.

Start phasing out the home mortgage deduction. 2012 - only 90 percent allowed. 2013 - only 80 percent allowed. 2014 - only 70 percent allowed and so on until it is gone.

Get rid of income tax entirely. Enact higher sales taxes. This allows taxation on monies that are not reported as income and provides for a more even taxation of the population. The rich are taxed more because they buy more while the poor pay less because they buy less.

Off the top of my head, I'd give up most, if not all tax credits, or deductions for a simple, fair, and moderate flat tax that everyone in the country paid equally, same for my business. Having said that, I realize that some tax deductions and credits stimulate purchases (housing, retirement, business investment, etc.) and investment, so those may have to be factored in to any flat tax rate. I also understand that deductions can be used as tools by the government to stimulate the economy or certain sectors like green technology, so that would probably have to stay, but somewhere there is a flat tax rate that would work.

Parents with children with disabilities, including adult children who still live with their parents, should be able to take substantial tax deductions for the care they provide by keeping their children out of state institutions funded by Medicaid and saving the state and federal government enormous amount of money. The savings and care these parents provide are far and away above what social services and SSI provide.

I honestly believe that all taxpayers would be better off using a significantly simplified tax code, based on the following principles:

1. Taxes are levied against each working individual, not families or households. Thus, each working person in a household would be taxed on their own incomes and not the combined household income.
2. Taxes are levied against each income above the poverty line, with no deductions/exemptions/upper limits. The taxes, based a flat percentage applicable to all income levels, should be based on assessments by both the CBO and an independent, non-government consultant.
3. Taxes should be keyed against the inflation rate, including if the rate is negative (deflation). Thus, if a year with a 10 percent tax rate has inflation of 3 percent, then the next year would have a 10.03% tax rate (tax rates rounded to the nearest hundredth of a percent).
4. The tax rate can be changed by Congress, but should require an impact analysis by both the CBO and an independent, non-government consultant.
5. Social Security and Medicare taxes should have the upper limit removed, with a mandatory rate re-assessment every five years to ensure viability of the programs. The re-assessment should be based on assessments by both the CBO and an independent, non-government consultant.
6. There should be a federal sales tax (percentage) on all non-food, non-prescription consumer goods sold within the U.S, similar to state and local sales taxes. A European-style VAT should be explicitly prohibited.
7. There should be a federal fuel tax (percentage) on all gasoline, diesel, ethanol, hydrogen, electricity, etc., used to fuel transportation vehicles. All tax dollars generated through this vehicle cannot be used for any non-transportation projects.
8. Estate taxes should be considered a form of income and taxed at the income rate.
9. Business should be taxed at a separate percentage rate, based on positive net income, with no deductions/exemptions/upper limit.
10. Taxpayers who do not have payroll deductions would be required to file income statements, for all income sources, and pay their taxes by April 15, as normal.
11. Taxpayers who do have payroll deductions would be required to file income statements, including all income sources, by April 15. If any income sources were untaxed, then the individual would need to send the remaining taxes owed by April 15 as well.
12. Tax refunds would be eliminated. Instead, any surplus in tax revenue must be applied to the national debt, without increasing spending.
13. If the national debt is paid off, then surplus tax revenue must be placed in a "rainy day fund", similar to what many states are required to do.

The benefits of a system based on the above principles are as follows:

1. The tax code is greatly simplified, which will likely increase compliance with tax payments.
2. The overall tax rate would be reduced for all workers, increasing the amount of disposable income that can be injected into the economy.
3. Consumption would be taxed, adding a new revenue stream.
4. A fuel tax (on all fuel sources) would add dedicated funding to the nation's crumbling transportation infrastructure.
5. The federal debt would be reduced, as surpluses would be mandated to be applied to the debt. After the debt is paid off, the "rainy day fund" would provide for disasters, dips in revenue, etc., without incurring additional debt.
6. Medicare and Social Security would become viable again, with mandatory rate re-assessments ensuring longevity.

Overall, I believe this would better spread the tax burden around those paying into the system, eliminating loopholes that businesses and individuals use to virtually eliminate the taxes that they pay. This should reduce the average tax load anyone may expect to pay, allowing them to spend more money in the U.S. economy. Additionally, it would take a few minutes to compile an individual income statement (detailing what and how much each income stream was), a significant reduction of the hours (or days) that the average person (or CPA) is required to put in for the current tax system.

Policy should be to not use tax codes for social and personal interest policy. It should collect reasonable taxes. My quick suggestions are two that will cost many people including myself: 1] Eliminate open-ended personal deductions. For example, health insurance premiums may be deducted to an arbitrary and not adjusted amount (for example, \$12,000 per year) to encourage but not fully compensate all and any health plans. 2] Home mortgage deduction – interest deduction should be capped at not more than \$10,000 per year. This encourages home ownership without endlessly rewarding home-related borrowing. This would approximately allow deduction of a 5 percent \$200,000 mortgage for its first year, and less as interest rates increase, declining over time.

First, tax reform cannot be like in 1985 when the tax simplification turned into a massive tax increase for middle America. My husband and I had our taxes double that time on a 3 percent income increase. We need to stop punishing dual income families. My sister makes about the same amount of money as my husband and I do combined. But since she works and her husband does not, we pay more total taxes. Having an irresponsibly large family should not be rewarded in the tax code. Get rid of the deduction for the number of members of your family. People who choose to have small families or have medical issues that prevent them from having children should not be punished in the tax code. I do not think it is good to have a total flat tax. Home ownership could be hurt without the mortgage interest deduction, and charities could be hurt without that deduction.

However, there should be some limits to the deductions. Real estate agents are constantly pushing people into larger homes than they can afford under the principle that you get a bigger house, you pay less taxes. I'm old enough that my house is paid for, so this does not affect me anymore either way, but I think there should be some deduction for this. Charities – perhaps make it deductible up to the level of tithing (10 percent of gross income to any charity) and then not deductible after that. In that way, everyone gets the same ceiling. Medical expenses – with all the people against health care reform, no one is questioning that people can take a large deduction for health expenses. The government has been subsidizing health care for years with this deduction. I'd rather have Obamacare and get rid of this turkey. These are random thoughts, but they are my starting point. My family makes more money than most, and I do not mind paying my fair share. However, it does make me mad

when people who are at the same or larger income than my family pay much less because of the single v. dual income or family size. Those are the two most unfair parts of the code.

I would give up all deductions for a simple rate system for taxes that does not entail anything more than a computer and an online form to complete and e file.

Obviously, tax reform is a very complex subject and any serious discussion of it would go on for at least tens or hundreds of pages. But I would like to outline two ideas here. If I had a magic wand that could eliminate just one economic law in America, it would be the mortgage interest deduction; I sincerely think it is the most destructive and unjust economic law on the books today. It is highly regressive, benefiting mainly the wealthy while excluding those with more limited incomes. It artificially raises housing prices, making homes less affordable for new buyers while cruelly wrenching money from renters, whose very livelihoods depend on affordable prices. It promotes debt, rewarding people who lie on their mortgage applications to buy homes they can't afford, while punishing responsible homeowners who live within their means and pay off their debts quickly; and has helped turn our society into a tyranny of borrowers, where debtors (especially mortgage debtors) are pandered to without end while savers are begrudged every measly penny of interest they earn. But worst of all, worse than all the other considerations put together, it violates the fundamental American principle of justice for all.

Simply put, the mortgage deduction discriminates against renters, and discrimination is morally unacceptable. Now I know some may say that preferences based on housing are different from preferences based on say race or gender. But the reality is that for large segments of the population, such as the vast majority of adults under 30, the "choice" between homeownership and renting isn't a serious choice at all; renting is the only option that makes personal or financial sense, even with all the tax breaks for owning.

The mortgage deduction should absolutely be repealed entirely. Secondly, current personal income tax policy is very unfair towards young adults with no children and has become even more unfair with the recent tax compromise. The deal has eliminated the Making Work Pay tax credit, the only federal tax break for many of us. As you know, the loss of MWP was supposedly offset by a 2 percent cut in the Social Security tax, but for people who make less than 50 times the amount of the tax credit (in most cases, \$20K/year for singles and \$40K/year for couples), this is still a tax increase. To correct this regressivity, the tax deal also increased tax breaks for low-income families; unfortunately, these expanded breaks exclude most childless adults. The new numbers are astounding.

Since full figures for 2010 and 2011 are not yet available, let's consider the 2009 tax year. Had MWP not been in effect, a typical 23-year old single with no children may never receive any federal tax breaks and would start owing federal income tax at \$9350/year, more than 13% below the federal poverty line. This is especially hard to justify, considering how comparatively little the government does for us and how many of its programs (such as supporting housing prices) actually harm us. Now I know some may think forcing childless adults to carry a heavier burden, while sparing families, is more humane. But the reality is the exact opposite. When our lives take an unfortunate turn, we have much further to fall.

Service organizations, both public and private, almost universally place us at the lowest priority; many programs (such as Medicaid) exclude us entirely. Hunger, cold, and other forms of suffering that would be considered unacceptably cruel for families are often shrugged off when young singles are the victims. Look around you, and ask yourself this: If you will not be a voice for humanity and justice towards singles without kids,

who will? I support replacing the child care tax credit with an expanded earned income tax credit that applies to childless adults as much as it does to families. Thank you for reading my suggestions

It's time for a flat tax or a national sales tax. Our tax code should be simple, easy for the average human to understand, and there should be no exemptions or favorites for special interest groups. Do not tax unprepared food, medicine, or clothing at a certain level.

I am in favor of scrapping the entire tax system as it exists for personal income tax. I would like to see a flat tax or possibly a graduated flat tax based on income alone. No exemptions for being married, no different tax rates because you are married or not. Just a simple tax like our sales tax is in New York or the Medicare tax.

I would like to see the definition of small business redefined. We're a small business \$68K a year and a business along with a business that makes under \$5 million. Most of the tax breaks for small business do not apply to us. There should be a reclassification so that when we get a tax break we get one that would apply to those in our scenario. Not sure if you're the right agency to comment on this, but it's just so ridiculous how many forms we need to fill out that could be simplified for those of us who only make under \$100K.

My wife and I both work for companies and receive W-2s. We have contributions to various charities and some minor interest and dividend income. It is just not right that we have to pay a tax preparer to calculate our return. There should be no deductions other than perhaps a standard deduction for dependents, elderly, etc. The withholding from taxes should be it and no return to file unless interest or dividend income exceeds a predetermined amount. The alternative would be to do away with personal income tax altogether and impose a consumption/VAT tax that would be revenue neutral or increase revenue to the government slightly to help decrease the current deficit. Increase social security maximum to \$250,000 with no change in benefits

As a retired IRS employee, I would love to see tax reform in my lifetime. GIVE UP - I would be willing to give up all exemptions, deductions, and credits if I only paid 10 percent tax on my gross income. However, this would not be fair to taxpayers like myself who don't have offshore accounts and hide money in other various ways, which is what you will experience (just like the present) with people and companies who make very, very large amounts of money. BURDENSOME - Frankly, my tax return is very easy to prepare as I don't make much money. UNFAIR - I don't think it is fair to punish those who are billionaires, those who are great capitalists. If somehow we could arrive to a system that was fair to EVERYONE, I like to think companies and billionaires would be willing to pay "their fair share." Honesty is no longer the great virtue it once was. What would happen to tax preparers, accountants, and CPAs????

Understanding and education is the key. My brother is a CPA and has to go to classes every year to understand the changes to the tax code. I also feel that is the reason for the complaints of people. If some of this education were available online, with a registration process of course, I feel a lot of people would take a look. I spend \$250 a year for tax prep. I would be willing to save that money versus the time I could spend to educate myself.

Make the documentation to support the requirements for completing the form simpler. For example, instead of saying you can deduct a cell phone for business in accordance with publication 503, but when you go to publication 503, it doesn't say anything, and you are supposed to guess, which may lead to the deduction being allowed or not depending on the compliance agent. Allow for electronic documentation to be considered. Many small businesses now rely on bill payment systems, which means that you don't get to write on the bill that it was paid by check number xys, because the online bill payment system at the bank that sends the check to pay the bill doesn't provide a check number, just a debit amount on your bank statement; allow that combination to be shown as proof of payment.

There has to be a better way for the required documentation to accommodate this new way of payments. If the documentation is required to be in a certain format for the agents to accept it, then give an example so that it is the same across the board. Too many times the code and the instructions are not clear; they are confusing and misleading. Clear examples, simple language would be a great start. Small businesses contribute a lot to the economy and have the least amount of time or money to spend trying to figure out the code, make it easier for us. Thank you for allowing us to provide input.

The AMT must be abolished. Both my wife and I work and bring home under \$200,000 a year. Yet it appears that because we have five kids we are penalized as not paying our fair share of taxes. Between the two of us we take five deductions on our W4 (even though we are entitled to seven) and end up owing around \$6,000 a year. Also, if a single person can earn \$200,000 (as an example) before a threshold is passed, then the threshold for a couple should be \$400,000, not \$250,000. You're penalizing us for being married.

Please for the love of all humankind in the United States, go to a flat tax. My husband and I are business owners and spend a lot of money to have perfect corporate (and married) tax returns. We claim every penny of income and take the deductions our accountant says we can take. I would forego any deduction for the ease and simplicity of a flat tax. No more deductions! None, not even the mortgage tax deduction. No deductions for kids or illness or anything. ZERO deductions. Everyone and I do mean everyone (including corporations) pays a flat 10 percent tax. Returns should be completed in less than 15 minutes. Except for creating a public insurance option plan, this would be the #1 improvement to every American's life. We all have to pay our fair share. This would do it.

Dear Ms Olson, My suggestion is about due dates. I believe that all due dates for filing and paying taxes should be changed from the 15th to the third Wednesday of the month. Likewise, that the last day of the month be changed to the third Wednesday of the next month. This would greatly simplify the work scheduling for taxpayers and the government and, I believe, improve compliance. There are no holidays on the third Wednesday of any month and studies have shown that Tuesday is the most productive day of the work week. I know that this sounds simplistic, and I usually get some rolling eyes and smirks when I discuss this with others as if this is just unthinkable!!! No one has been able to give me a good reason why this would not work. I do not think that the government could not adjust to the loss of cash flow by at most six days on occasion. My social security check comes on the fourth Wednesday (because of my birthday) instead of the 1st of the month, and I am sure that the government gained some cash flow and work efficiency by making this change. Your careful consideration and reply will be greatly appreciated.

I would like to see the option of paying for student loans pre-tax and removing the student loan interest deduction. If this were the case, then removing the credit for tuition and expenses would also be reasonable.

Still allow parents the ability to claim their child after age 16. That is when it gets expensive for them in high school and college. With the cost of tuition, room and board, books (too high), and other associated costs continuing to rise, it is hard being in middle class to afford everything. Also costs with student loans make it an unacceptable option due to the ridiculous amounts needed to pay for college. I would like to see our country provide means for students to get a free education in exchange for government service, etc., which would help lower our deficit possibly by utilizing students for certain jobs which would reduce costs.

I should be able to control where a small portion of my tax dollars go, \$100 or so. If I think we need greener energy, I pick that. If I think the FDA needs it, I pick that. If I like war in Afghanistan, I pick that. Or if I like bankers (fat chance), I pick to send my \$100 to Wall Street. Let different programs vie for my tax dollars and give me some (although very small) control over it.